







PRODUCT TABLE – TERM & UL

																																																		
<p>STRONG FOUNDATION TERM Issue Ages NON MED 18-80 Up to Table 4 Risks AGES 18-55: \$20k-\$400k AGES 56-80: \$20k-\$150k</p> <p>Term Lengths:</p> <table border="1"> <thead> <tr> <th>Male</th> <th>Non-Tob (NT)</th> <th>Tobacco (T)</th> </tr> </thead> <tbody> <tr><td>18-45 M</td><td>10,15,20,25,30</td><td>10,15,20,25,30</td></tr> <tr><td>46-50 M</td><td>10,15,20,25,30</td><td>10,15,20,25</td></tr> <tr><td>51-55 M</td><td>10,15,20,25</td><td>10,15,20</td></tr> <tr><td>56-60 M</td><td>10,15,20</td><td>10,15,20</td></tr> <tr><td>61-65 M</td><td>10,15,20</td><td>10,15</td></tr> <tr><td>66-70 M</td><td>10,15</td><td>10,15</td></tr> <tr><td>71-80 M</td><td>10</td><td>10</td></tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Female</th> <th>Non-Tob (NT)</th> <th>Tobacco (T)</th> </tr> </thead> <tbody> <tr><td>18-50 F</td><td>10,15,20,25,30</td><td>10,15,20,25,30</td></tr> <tr><td>51-55 F</td><td>10,15,20,25</td><td>10,15,20,25</td></tr> <tr><td>56-60 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NON MED 18-65 Up to Table 4 Risks AGES 18-65: \$25k-\$250k</p> <p>Term Lengths NON-ROP: Non-Tobacco (NT): AGES 18-55: 15,20,30 AGES 56-60: 15,20 AGES 61-65: 15 Tobacco User (T): AGES 18-55: 15,20,30 AGES 56-60: 15,20 AGES 61-65: 15</p> <p>Term Lengths ROP: Non-Tobacco (NT): AGES: 18-50: 20,30 AGES: 51-60: 20 (50% ROP) Tobacco (T) User: AGES: 18-45: 20,30 (50/100%) AGES 46-50: 30 (50/100% ROP) AGES 46-50: 20 (50% ROP)</p> <p>CFG Niches: Unisex rates: good for males Usually don't quote Females Good tobacco rates Simple application TIN accepted w/out Green</p>	<p>HMS PLUS 125 CBO (Cash Back) Issue Ages (NT) NON MED 20-60 Issue Ages (T) NON MED 20-55 Not Avail: MS Up to Table 4 Risks AGES 18-60: \$25k-\$250k NonMed *Do not quote above 250k*</p> <p>Term Lengths Non-Tobacco (NT) AGES 20-55: 15,20,25,30 AGES 56-60: 20 >FL,IL: 30 Yr Only: Max Age 55</p> <p>Term Lengths Tobacco (T) AGES 20-50: 15,20,25,30 AGES 51-55: 20 >FL,IL: 30 Yr Only: Max Age 50</p> <p>HMS PLUS PAYMENT PROTECTOR >>Decreasing Death Benefit<< Issue Ages 20-75 N/A: MS AGES 18-75: \$25k-\$350k NonMed</p> <p>Term Lengths: (T) or (NT) AGES 20-60: 15,20,25,30 AGES 61-65: 15,20,25 AGES 66-70: 15,20 AGES 71-75: 15</p> <p>HMS PLUS w/ ADB (Life License) AGES 20-60: \$100k-\$200k</p> <p>Term Lengths Non-ROP Not Avail: MS, WA AGES 20-50: 30 AGES 51-60: 20</p> <p>Term Lengths ROP: Not Avail: MA,MS,NJ,OR,PA,WA AGES 20-50: 30</p> <p><i>Full Comp</i></p>	<p>EQUITY PROTECTOR CLASSIC 1 Issue Ages NON MED 18-75 Up to Table 3 Risks * Not Available in NJ,CA * AGES 18-75: \$50k-\$300k</p> <p>Term Lengths (NT) AGES 18-55: 10,15,20,30 (NT) AGES 56-65: 10,15,20 (T) AGES 18-50: 10,15,20,30 (T) AGES 51-65: 10,15,20 (T/NT) AGES 66-70: 10,15 (T/NT) AGES 71-75: 10</p> <p>EQUITY PROTECTOR CLASSIC 2 Issue Ages 18-70 Table 4-6 Risks AGES 18-70 >> 10,15,20 YR: \$50k-\$200k >> 30 YR: \$50k-\$100k</p> <p>Term Lengths: AGES 18-50: 10,15,20,30 AGES: 51-60: 20 50% AGES 61-65: 10,15 AGES 66-70: 10</p> <p>CLASSIC 2 Niches: Refer to UW Guide for details Diabetes-Insulin Heart Attack >6 months Stent, Angina, A FIB COPD-Mild (NT)</p>	<p>SAFE HARBOR NON-EXPRESS Issue Ages NON MED 18-80 Healthy, Up to 2 Minor Meds: (1BP,Thyroid,Cholesterol) AGES 18-50: \$50k-\$500k AGES 51-60: \$50k-\$400k AGES 61-70: \$50k-\$300k AGES 71-80: \$50k-\$150k APS Required for 70+ (all DB) APS Required for 65+ (100k+)</p> <p>SAFE HARBOR TERM EXPRESS Issue Ages NON MED 18-80 Express is up to Table 4 Risks AGES 18-50: \$25k-\$400k AGES 51-60: \$25k-\$300k AGES 61-70: \$25k-\$200k AGES 71-80: \$25k-\$100k</p> <p>Term Lengths (Non-Exp&Exp): Non-Tobacco: AGES 18-55: 10,15,20,30 AGES 56-65: 10,15,20 AGES 66-70-10,15 AGES 71-80: 10 AGES 71-80: 10 Tobacco User: AGES 18-50: 10,15,20,30 AGES 51-65: 10,15,20 AGES 66-70-10,15 AGES 71-80: 10</p> <p>Ages 70+ : Physical w/in 12m Ages 61-69: Physical w/in 24m</p> <p>EXPRESS Niches: Diabetes with Insulin (possible) 1 or 2 depression meds Cancer after 5 yrs Afib Bipolar” 1-2 Rx only COPD-mild</p>	<p>TERM LIFE EXPRESS Issue Ages NON MED 18-70 Up to Table 4 Risks AGES 18-50: \$25k-\$300k AGES 51-60: \$25k-\$250k AGES 61-70: \$25k-\$150k</p> <p>Term Lengths NON-ROP: AGES 18-50: 10,15,20,30 AGES 51-60: 10,15,20 AGES 61-70: 10,15</p> <p>Term Lengths ROP AGES 18-50: NT/T 100%:</p> <p>GUL EXPRESS Issue Ages NON MED 18-65 Up to Table 4 Risks AGES 18-50: \$25k-\$300k AGES 51-65: \$25k-250k</p> <p>*PHONE INTERVIEW* Term Life Exp and GUL: Required for AGES 61-70 Required all ages DB\$250k+ Tel. #: 800-775-3000</p> <p>MOO Niches: Simple application Diabetes/Insulin Diag. 50+ 3+ BP Meds, No Hosp = OK</p> <p><i>Full Comp</i></p>
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<p>FORESTERS Niches: Insulin ok w/ Term (not UL) COPD: Mild (NT) ok w/ Term (not UL) Cancer ok after 10 yrs Tobacco rate w/term: only cigarettes</p> <p>Questionnaires Required for: Diabetes, Mental/Nervous Disorder, Respiratory, BP ADL for Ages 75+</p>	<p>LIVING BENEFITS: TERM and UL: YES</p>	<p>LIVING BENEFITS: HMS Plus 125 CBO: Yes HMS Payment Protector: No</p>	<p>LIVING BENEFITS: Classic 1: YES Classic 2: NO</p>	<p>LIVING BENEFITS: YES</p>	<p>LIVING BENEFITS: NON-ROP: Yes ROP: Terminal Illness Only</p>																																													
<p>PAPER APP or E-APP</p>	<p>PAPER APP or E-APP</p>	<p>PAPER APP or E-APP</p>	<p>E-APP Only</p>	<p>E-APP Only</p>	<p>PAPER APP or E-APP</p>																																													

**Refer to Underwriting Grids for Complete UW Info – Accept/Decline Based on Single Impairment – Always Check Height & Weight
 Tobacco Use may affect UW decision with diabetes, asthma, and COPD**